

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.
Serial No. 10/748,710	Filing Date: December 30, 2003
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS
Confirmation No. 2111	Art Unit: 3622
Examiner	Unassigned

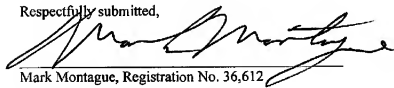
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Dear Sir:

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US04/43667, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being supplied. Since no office action on the merits has issued, no fee is believed due.

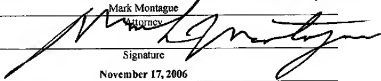
Respectfully submitted,



Mark Montague, Registration No. 36,612
Attorney for Applicant
COWAN, LIEBOWITZ & LATMAN, P.C.
1133 Avenue of the Americas
New York, NY 10036-6799
(212) 790-9200

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 17, 2006

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/748,710
Filing Date	December 30, 2003
First Named Inventor	Shapiro, et al.
Art Unit	3622
Examiner Name	TBA
Attorney Docket Number	27167-000

Sheet	2	of	2
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NON PATENT LITERATURE DOCUMENTS

[illegible]

Examiner Signature	/Raquel Alvarez/	Date Considered	08/26/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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